

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHARLES A WILCHER SR
IONA M WILCHER
Debtor(s)

Case No. 15-39472

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/19/2015.
- 2) The plan was confirmed on 01/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/11/2017, 12/13/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/14/2018.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$25,300.77
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$25,300.77

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,159.61
Other \$144.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,303.61

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	NA	354.74	354.74	0.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	165.20	165.19	165.19	0.00	0.00
Bby/Cbna	Unsecured	633.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Secured	17,600.00	28,098.41	28,054.00	11,169.59	2,570.29
BMW FINANCIAL SERVICES	Unsecured	10,454.00	0.00	44.41	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	305.00	305.30	305.30	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	119.00	119.60	119.60	0.00	0.00
COMMONWEALTH EDISON	Unsecured	524.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	299.00	NA	NA	0.00	0.00
DEPT OF VETERANS AFFAIRS	Unsecured	97.23	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	342.00	NA	NA	0.00	0.00
Easy Comforts	Unsecured	489.50	NA	NA	0.00	0.00
ECMC	Unsecured	NA	3,636.31	3,636.31	19.03	0.00
FFCC COLUMBUS INC	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	863.00	947.11	947.11	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	393.00	720.58	720.58	0.00	0.00
LAB CORP OF AMERICA	Unsecured	264.20	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	518.00	1,318.53	1,318.53	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	55.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	139.00	295.29	295.29	0.00	0.00
MONTEREY FINANCIAL SVC	Secured	250.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	541.00	1,403.52	1,403.52	30.12	0.00
MUTUAL MGMT SER	Unsecured	300.00	NA	NA	0.00	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	132.20	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	546.00	1,578.94	1,578.94	0.00	0.00
RMCB COLLECTION AGENCY	Unsecured	165.20	NA	NA	0.00	0.00
SILVERLEAF RESORTS INC	Secured	2,500.00	NA	NA	0.00	0.00
SILVERLEAF RESORTS INC	Unsecured	2,810.50	NA	NA	0.00	0.00
TD BANK USA	Unsecured	129.00	328.00	328.00	0.00	0.00
UNIVERSITY OF ILLINOIS PHYSICIAN	Unsecured	14.45	NA	NA	0.00	0.00
WALTER DRAKE	Unsecured	155.18	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Secured	NA	0.00	0.00	0.00	0.00
WELLS FARGO BANK NA	Secured	78,000.00	79,367.08	79,367.08	0.00	0.00
WELLS FARGO BANK NA	Unsecured	0.00	0.00	439.41	0.00	0.00
WOLLEMI ACQUISITIONS LLC	Secured	19,825.00	18,739.52	18,413.00	4,339.42	1,868.71
WOLLEMI ACQUISITIONS LLC	Unsecured	NA	0.00	326.52	0.00	0.00
Zmedi at Tinley Park	Unsecured	127.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$79,367.08	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$46,467.00	\$15,509.01	\$4,439.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$125,834.08	\$15,509.01	\$4,439.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,983.45	\$49.15	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$5,303.61</u>	
Disbursements to Creditors	<u>\$19,997.16</u>	
TOTAL DISBURSEMENTS :		<u>\$25,300.77</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/18/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.